

LOS ALAMOS LABORATORY RETIREE OPEN ENROLLMENT 2012

For plans governed by the Employee Retirement Income Security Act (ERISA), this 2012 Open Enrollment Guidebook serves as a summary of material modifications (SMM) to the [LANL Health and Welfare Benefit Plan for Retirees](#). The Laboratory reserves the right to amend or discontinue any benefit plans at any time. If there is a conflict between this summary and the terms of the plan document, the plan document governs.

**Open Enrollment starts at 8:00 a.m. October 24, 2011 continuing
thru midnight on November 18, 2011**

2012 Open Enrollment Information Sessions:

The LANL Benefits Office will provide the following information sessions for retirees before the 2012 Open Enrollment period will officially begin. Please feel free to attend one of the information sessions to ensure that all of your questions are addressed.

<u>OPEN ENROLLMENT INFORMATION SESSIONS</u>		
Location	Date	Sessions
Courtyard Marriott 3347 Cerrillos Rd Santa Fe, NM 87501, (505) 473-2800	Tuesday, October 11	1:00 p.m.
Crossroads Bible Church 97 East Road Los Alamos, NM 87544, (505) 662-6080	Tuesday, October 11	6:00 p.m.
Santa Claran Hotel, (Big Rock Casino) 260 North Riverside Drive Española, NM 87532, (505) 367-4500	Wednesday, October 12	10:00 a.m.
Marriot Pyramid North 5151 San Francisco NE Albuquerque, NM 87109, (505) 821-3333	Thursday, October 13	10:00 a.m.

❖ If you require any special accommodations, please call the Benefits office at 667-1806.

What's New For 2012:

Please know that if you are satisfied with your current enrollments and have no plan changes to make, no action is required by you for the 2011 Open Enrollment. You should, however, be aware of several significant changes for the 2012 plan year that may impact your enrollment decisions.


If you are eligible for **Medicare**, you must **enroll in Medicare Parts A and B**.

Failure to enroll in Medicare Parts A and B will result in termination from the Plan.


Please see the LANS Retiree Health and Welfare Plan Summary for more information.

http://www.lanl.gov/worklife/benefits/pdfs/plan_retiree.pdf

NEW for Retiree Health & Welfare Plans:

 **NEW OPEN ENROLLMENT OPPORTUNITY FOR LEGAL COVERAGE:**
ARAG is offering LANS retirees the opportunity to enroll in legal coverage during LANS open enrollment period by enrolling directly with ARAG online at <http://ARAGLegalCenter.com> and enter Access Code 14822ret. Retirees will receive a postcard mailing from ARAG notifying them of this opportunity. For more information you may contact ARAG directly by calling 1-800-247-4184.

 **IMPROVED VSP (VISION) BENEFIT:**
Contact Lens annual benefit increased from \$110 to \$130 with no change in premium cost.

 **2012 PLAN PREMIUMS:**
Premiums rates for Medical, Dental and Vision coverage will not change for the 2012 plan year.

Medicare or Non-Medicare Retiree 2012 Dental, Vision, & Legal Monthly Premiums

Dental			
Retiree	Retiree + Spouse	Retiree + Child(ren)	Family
\$43.11	\$80.46	\$87.79	\$143.66
Vision			
Retiree	Retiree + Spouse	Retiree + Child(ren)	Family
\$9.82	\$19.65	\$19.85	\$24.57
Legal			
Retiree	Retiree + Spouse	Retiree + Child(ren)	Family
\$10.73	\$14.37	\$14.37	\$15.59

2012 Retiree Medicare Monthly Health Insurance Premiums

BCBSNM National EPO

Retiree Only		Spouse Only		Retiree + Spouse		Retiree + Children		Spouse + Child(ren)		Family	
Retiree	LANS	Retiree	LANS	Retiree	LANS	Retiree	LANS	Retiree	LANS	Retiree	LANS
\$74	\$290	\$74	\$290	\$132	\$518	\$132	\$518	\$132	\$518	\$200	\$774

BCBSNM National PPO

Retiree Only		Spouse Only		Retiree + Spouse		Retiree + Children		Spouse + Child(ren)		Family	
Retiree	LANS	Retiree	LANS	Retiree	LANS	Retiree	LANS	Retiree	LANS	Retiree	LANS
\$76	\$304	\$76	\$304	\$160	\$646	\$160	\$646	\$160	\$646	\$232	\$930

BCBSNM National Medicare Supplement

Retiree Only		Spouse Only		Retiree + Spouse		Retiree + Children		Spouse + Child(ren)		Family	
Retiree	LANS	Retiree	LANS	Retiree	LANS	Retiree	LANS	Retiree	LANS	Retiree	LANS
\$78	\$308	\$78	\$308	\$164	\$654	\$164	\$654	\$164	\$654	\$242	\$968

2012 Retiree Non-Medicare Monthly Health Insurance Premiums

BCBSNM National EPO

Retiree Only		Spouse Only		Retiree + Spouse		Retiree + Children		Spouse + Child(ren)		Family	
Retiree	LANS	Retiree	LANS	Retiree	LANS	Retiree	LANS	Retiree	LANS	Retiree	LANS
\$106	\$412	\$106	\$412	\$222	\$866	\$190	\$742	\$190	\$742	\$306	\$1,192

BCBSNM National PPO

Retiree Only		Spouse Only		Retiree + Spouse		Retiree + Children		Spouse+Child(ren)		Family	
Retiree	LANS	Retiree	LANS	Retiree	LANS	Retiree	LANS	Retiree	LANS	Retiree	LANS
\$134	\$520	\$134	\$520	\$280	\$1,092	\$240	\$938	\$240	\$938	\$388	\$1,506

BCBSNM National CDHP

Retiree Only		Spouse Only		Retiree + Spouse		Retiree + Children		Spouse + Child(ren)		Family	
Retiree	LANS	Retiree	LANS	Retiree	LANS	Retiree	LANS	Retiree	LANS	Retiree	LANS
\$100	\$390	\$100	\$390	\$210	\$820	\$180	\$702	\$180	\$702	\$292	\$1,130

GRADUATED ELIGIBILITY

<u>Graduated Eligibility Table</u>		
Years of Service	% of Employer Contribution	% of Retiree Contribution
10	50%	50%
11	55%	45%
12	60%	40%
13	65%	35%
14	70%	30%
15	75%	25%
16	80%	20%
17	85%	15%
18	90%	10%
19	95%	5%
20+	100%	0%

Plan Notifications

- **Qualified Life Events:** Qualified life events can occur at any point throughout the year regardless of Open Enrollment. If you have a new dependent as a result of marriage, birth, adoption, or placement for adoption, you may be able to enroll yourself and your dependents. Your special enrollment request must be made with Hewitt and Associates YBR within 31 days after the marriage, birth, adoption, or placement for adoption.
- **Dependent Eligibility:** If an enrolled family member loses eligibility during the year, you are responsible for de-enrolling that family member with Hewitt and Associates YBR within 31 days of the change in eligibility.

You are responsible for costs incurred in connection with the enrollment of ineligible family members and you could be subject to penalties associated with Misuse of Plan if you continue coverage for family members who no longer meet eligibility rules. For additional information, please see the LANS Health and Welfare Benefit Plan for Retirees document at

http://www.lanl.gov/worklife/benefits/pdfs/plan_retiree.pdf

- **Social Security Numbers for Dependents:** The Mandatory Insurer Reporting Law (Section 111 of Public Law 110-173) requires group health plan insurers to report Social Security numbers in order for Medicare to coordinate payments with other insurance companies. The law was enacted in late 2007 and became effective on January 1, 2009. As a subscriber (or spouse or family member of a subscriber) to a LANL Group Health Plan arrangement, the Social Security numbers of enrolled retirees and dependents, must be up-to-date with Hewitt and Associates, Your Benefit Resources.

- **Health Insurance Portability and Accountability Act (HIPAA) Special Enrollment Rights:** If you decline enrollment in medical, dental, and/or vision coverage for yourself or your eligible dependents because you are currently enrolled in other health insurance or group health plan coverage, you may be able to enroll yourself and your dependents in medical, dental, and/or vision coverage if you or your dependents lose eligibility for that other coverage (or if the employer stopped contributing toward your or your dependents' other coverage). However, you must request enrollment with Hewitt and Associates YBR within 31 days after your or your dependents' other coverage ends (or after the employer stops contributing toward the other coverage).

Annual Notices Required by Law:

- **The Women's Health and Cancer Rights Act of 1998 (WHCRA)**

(Benefits for Mastectomy-Related Services)

The medical programs sponsored by LANS will not restrict benefits if you or your dependent receives benefits for a mastectomy and elects breast reconstruction in connection with the mastectomy. Benefits will not be restricted provided that the breast reconstruction is performed in a manner determined in consultation with you or your dependent's physician and may include:

- all stages of reconstruction of the breast on which the mastectomy was performed;
- surgery and reconstruction of the other breast to produce a symmetrical appearance; and
- prostheses and treatment of physical complications of all stages of mastectomy, including lymphedema.

Benefits for breast reconstruction will be subject to annual deductibles and co-insurance amounts consistent with benefits for other covered services under the program. For details on any state laws that may apply to your medical program, please refer to the benefit program material for the medical program in which you are enrolled.

- **COBRA General Notice**

Under a federal law called the Consolidated Omnibus Budget Reconciliation Act of 1985, or COBRA, LANS retirees and/or their dependents may be eligible to continue health program coverage (called "COBRA coverage") at group rates. Health benefit program coverage includes medical, dental, and vision.

COBRA coverage is available in certain qualifying events (Divorce or Dependent age off) where health benefit program coverage would otherwise end. You may elect to continue coverage at your own expense on an after-tax basis when the coverage that you have through the Plan ends. The coverage may change as permitted or required by changes in any applicable law. For more information, please see the LANS Health and Welfare Benefit Plan for Retirees (http://www.lanl.gov/worklife/benefits/pdfs/plan_retiree.pdf) or contact Hewitt Benefit Resources at 866-934-1200. If you do not have access to this document online, a hard copy will be provided upon request.

COBRA is not an option if you voluntarily drop yourself or a dependent during
Open Enrollment

• **Medicare Part D Notice**

This notice concerns your current prescription drug coverage and your options under Medicare's prescription drug coverage. The prescription drug coverage offered by the Los Alamos National Laboratory is, on average for all plan participants, expected to payout as much as standard Medicare prescription drug coverage pays and is therefore considered Creditable Coverage. Because your existing coverage is Creditable Coverage, you can keep this coverage and not pay a higher premium (a penalty) if you later decide to join a Medicare drug plan. You will receive more information regarding your Medicare Part D Prescription and a Credible Coverage certification from Hewitt and Associates in the coming months.

Important Carrier Contact Information			
Hewitt Pension Resource (YPR)			
Website	http://pension.hewitt.com/losalamos/Login.aspx		
Member Services	1-866-370-7301		
Hewitt Benefit Resource (YBR)			
Website	http://www.ybr.com/benefits/lanl/		
Member Services	1-866-934-1200		
Blue Cross Blue Shield of New Mexico			
Group Number	EPO (N13793; PPO (N13794); CDHP (N13795		
Website	http://www.bcbsnm.com/lanl		
Member Services	1-877-878-5265		
Claims Advocate	Mariette “Syd” Peavy	Mariette_peavy@bcbsnm.com	877-878-5265
Delta Dental of California			
Group Number	4000		
Website	www.deltadentalins.com/lans/		
Member Services	800-765-6003		
Claims Address	PO Box 997330, Sacramento, CA 95899-7330		
Vision Service Plan (VSP)			
Group Number	12-284390		
Member Services	800-877-7195		
Claims Address	PO Box 997105, Sacramento, CA 95899-7105		
ARAG Legal Plan			
Group Number	14822		
Website	http://ARGAGLegalCenter.com Then enter Access Code: 14822ret		
Member Services	800-247-4184		
Address	400 Locust Street, Suite 480, Des Moines, IA 50309		
Fidelity Investments (401k and Roth 401k)			
Website	https://netbenefits.fidelity.com/		
Member Services	800-835-5095		